

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Daria J. Walsh
DebtorCase No. 16-17201-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Daria J. Walsh, 16 Lavender Lane, Levittown, PA 19054-3910
 13806359 +Beachbody, P.O. Box 406, Farmingdale, NY 11735-0406
 13806361 +Commonwealth of Pennsylvania, Department of Revenue, 1400 Spring Garden St, Rm 1206, Philadelphia, PA 19130-4414
 13806362 +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
 13806367 +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 13873355 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 13806370 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
 14480946 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 13861658 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13806374 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
 13841898 State of New Jersey- Division of Taxation, P.O. Box 445, Trenton, NJ 08695-0445
 13822070 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 13806373 philadelphia parking authority, 2467 grant avenue, Philadelphia, PA 19114-1004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jun 25 2020 08:58:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:21:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:53 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13848924 EDI: BL-BECKET.COM Jun 25 2020 08:58:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13806360 +E-mail/Text: bankruptcy@philapark.org Jun 25 2020 05:21:29 City of Philadelphia,
 Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818
 13806368 +EDI: IRS.COM Jun 25 2020 08:58:00 Internal Revenue Service, P.O. Box 7346,
 Phila Pa 19101-7346
 13806369 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2020 05:19:33 Kohls/Capital One,
 Po Box 3120, Milwaukee, WI 53201-3120
 13806371 +E-mail/Text: Bankruptcies@nragroup.com Jun 25 2020 05:21:36 National Recovery Agency,
 2491 Paxton St, Harrisburg, PA 17111-1036
 13871957 EDI: NAVIENTFKASMSERV.COM Jun 25 2020 08:58:00 Navient Solutions Inc.,
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 13809144 +EDI: PRA.COM Jun 25 2020 08:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13806372 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 25 2020 05:19:39 Peco Energy,
 2301 Market Street, Philadelphia, PA 19103-1380
 13835327 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:20:27
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13814621 +E-mail/Text: bankruptcy@philapark.org Jun 25 2020 05:21:29 Philadelphia Parking Authority,
 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
 13806375 EDI: TFSR.COM Jun 25 2020 08:58:00 Toyota Mtr, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13806363* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
 13806364* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
 13806365* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
 13806366* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
DAVID M. OFFEN on behalf of Debtor Daria J. Walsh dm160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT J. DAVIDOW on behalf of Creditor Ditech Financial LLC robert.davidow@phelanhallinan.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1 **Daria J. Walsh**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0833**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-17201-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daria J. Walsh

6/24/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.